What is claimed is:

- 1. A method for providing a benefit to a customer, comprising:
 2 receiving an identification of a customer involved in a transaction with a
 3 third party;
 4 identifying a preventative treatment for the customer; and
 5 offering a benefit to the customer for the transaction if the customer adopts
 6 the preventative treatment.
 - 2. The method of claim 1, wherein the receiving further comprises receiving the identification from at least one of: the customer, a merchant, a web site operator, an acquaintance of the customer, a family member related to the customer, a doctor, a pharmacist, an insurance provider, and a government agency.
 - 3. The method of claim 1, wherein the identification comprises at least one of: a unique identifier associated with the customer and a name of the customer.
 - 4. The method of claim 1, wherein said customer is involved in a transaction comprising at least one of: a purchase of a product, a purchase of a service, an insurance premium, and an online purchase.
 - 5. The method of claim 1, wherein the customer has profile information comprising at least one of:
- an age of the customer, a gender of the customer, a geographic location
- 4 corresponding to a residence of the customer, a medical history of the customer, a medical
- 5 history of the customer's family, an occupation of the customer, a previous preventative
- 6 treatment adopted by the customer, and at least one preventative treatment not adopted by
- 7 the customer.

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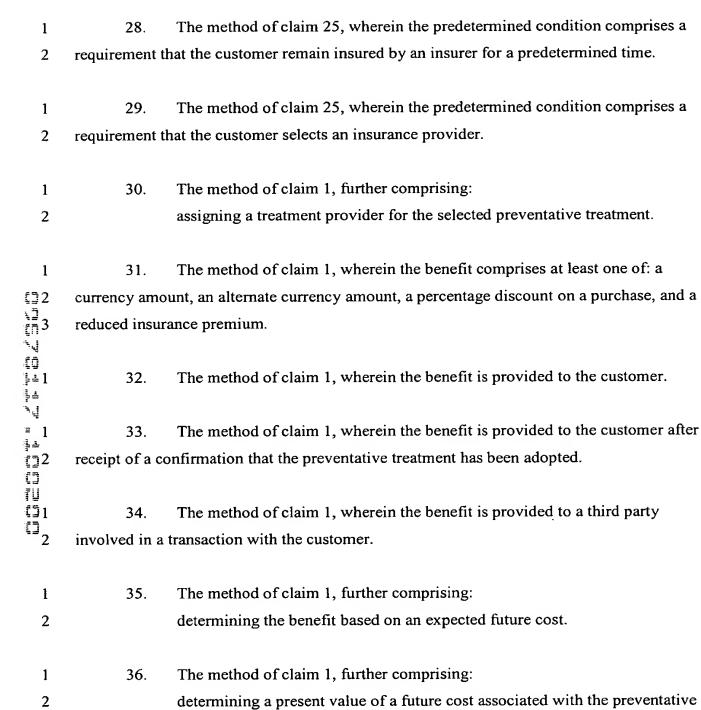
1	6.	The method of claim 1, wherein the preventative treatment further	
2	comprises at least one of:		
3		a preventative health treatment, a preventative automobile repair, and a	
4	preventative l	nome maintenance repair.	
1	7.	The method of claim 6, wherein the preventative health treatment comprises	
2	at least one of	f:	
3		a blood test, a cancer screening, a blood pressure screening, a teeth-cleaning	
4	treatment, a n	nammogram, a pap smear, a sigmoidoscopy, a colonoscopy, an immunization,	
5	a psychiatric	examination, a psychological examination, a dental examination and a	
6	physical exan	nination.	
[]			
₹# (N1	8.	The method of claim 1, wherein said determining a preventative treatment	
្សី <u>វិចិ</u> 2	further compr	rises:	
######################################		determining the preventative treatment based on a list of preventative	
∓= ≒վ4	treatments no	t undertaken by the customer.	
= 11			
	9.	The method of claim 1, wherein said determining a preventative treatment	
4⊒ 7∐2	further compr	rises:	
1]3		determining the preventative treatment based on a list of preventative	
4	treatments no	t undertaken by the customer within a predetermined time.	
1	10.	The method of claim 1, wherein said determining a preventative treatment	
2	further compa	rises:	
3		determining a plurality of preventative treatments, wherein the customer	
4	may adopt at	least one of said plurality of preventative treatments.	
1	11.	The method of claim 1, wherein said determining a preventative treatment	
2	further comp	rises determining a plurality of preventative treatments, the method further	
3	comprising:		



4		comparing a cost associated with each of said plurality of preventative	
5	treatments; and		
6		selecting at least one of said plurality of preventative treatments based on	
7	said		
8	comparing.		
1	12.	The method of claim 11, wherein said selecting further comprises:	
2		selecting a preventative treatment having a lowest cost.	
1	13.	The method of claim 1, wherein the preventative treatment corresponds to	
2	at least one c	ondition.	
(]			
`.⊒ ไก้ไ	14.	The method of claim 13, further comprising:	
ችሷ ታሕ2		determining a future cost for the at least one condition, wherein the future	
17 17 17 17 17 17 17 17 17 17 17 17 17 1	cost is detern	nined based on a probability of the customer contracting the condition.	
	15.	The method of claim 13, further comprising:	
1 2 2 3 3		determining a future cost for the at least one condition, wherein the future	
1] 7[[3	cost is detern	nined based on a probability of the customer contracting the condition within	
134 13	a predetermin	ned time.	
1	16.	The method of claim 13, further comprising:	
2		determining a future cost, wherein the future cost is determined based on	
3	total cost for	treating the condition.	
1	17.	The method of claim 1, wherein said adopting comprises an agreement by	
2	the customer	to undertake the preventative treatment.	
1	18.	The method of claim 1, further comprising:	



- 2 receiving a confirmation from a third party that the preventative treatment 3 has been adopted by the customer. The method of claim 18, further comprising: 1 19. 2 updating profile information for the customer based on the confirmation. 20. The method of claim 1, wherein the benefit is provided by an insurer of the 1 2 customer. 1 21. The method of claim 20, wherein the benefit is determined based on a 2 probability that the customer will remain insured by the insurer for a predetermined time. 22. The method of claim 1, further comprising: receiving a security for the benefit from the customer. 23. The method of claim 22, wherein the security comprises an authorization to charge a financial account in the amount of the benefit. 24. The method of claim 22, wherein the financial account comprises at least **[**]2 one of: a checking account, a savings account, a credit card account, and an alternative 3 currency account.
 - 1 25. The method of claim 22, wherein the security is used to reimburse the 2 payment of the benefit when a predetermined condition is not met.
 - 1 26. The method of claim 25, wherein the predetermined condition comprises a 2 determination that the preventative treatment was adopted.
 - The method of claim 25, wherein the predetermined condition comprises a determination that the preventative treatment was adopted within a predetermined time.



determining the benefit based on the present value.

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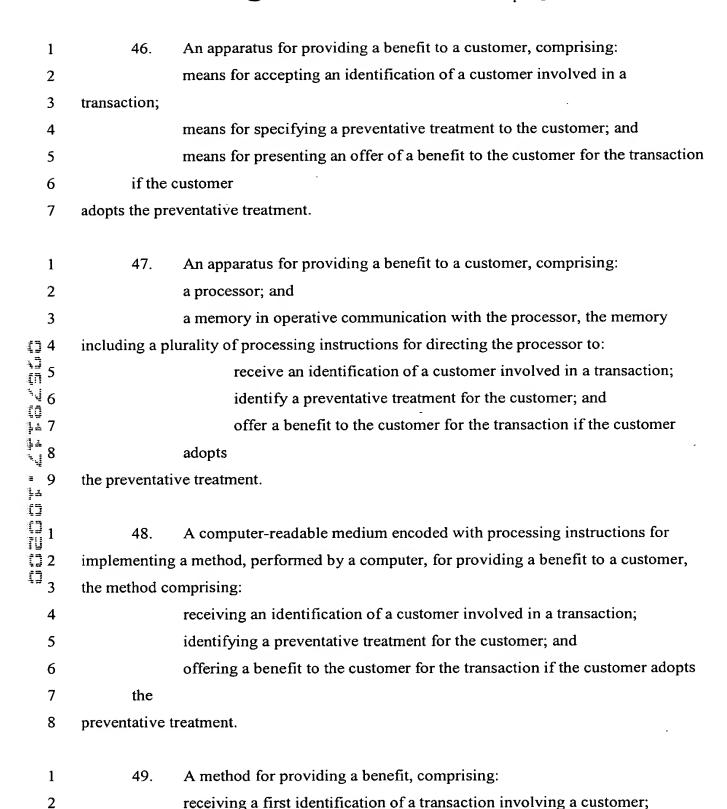
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treatment; and

- 1 37. The method of claim 1, wherein the benefit is provided in at least one 2 installment payment.
- 1 38. The method of claim 1, wherein the benefit is provided to one of: a party 2 referring the customer and a party identified by the customer.
- 1 39. The method of claim 1, wherein the benefit is provided by at least one of: 2 an insurer, a group of insurers, a physician, an employer, a family member of the customer, 3 a government agency, a drug manufacturer, a medical equipment manufacturer, an 4 automobile repair center and a maintenance provider.
 - 40. The method of claim 1, further comprising: receiving a medical statistic of the customer with the identification.
 - 41. The method of claim 1, wherein the identification does not include a name of the customer.
 - 42. The method of claim 1, wherein the preventative treatment comprises an agreement to avoid the undertaking of a hazardous activity.
 - 43. The method of claim 1, wherein the preventative treatment comprises an educational assignment regarding a condition.
- 1 44. The method of claim 43, wherein the educational assignment comprises at least one of: attendance of an educational seminar and reading educational literature.
- 1 45. The method of claim 1, wherein said determining a preventative treatment 2 further comprises determining a preventative treatment based on profile information 3 corresponding to the customer.

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| | 3 | transmitting a second identification of a preventative treatment to be | | |
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| | 4 | adopted by the customer; | | |
| | 5 | receiving an indication that the preventative treatment has been adopted by | | |
| | 6 | the | | |
| | 7 | customer; and | | |
| | 8 | providing a benefit for the transaction. | | |
| | 1 | 50. The method of claim 49, wherein the receiving further comprises receiving | | |
| | 2 | the identification from at least one of: the customer, a merchant, a web site operator, an | | |
| | 3 | acquaintance of the customer, a family member related to the customer, a doctor, a | | |
| | 4 | pharmacist, an insurance provider, and a government agency. | | |
| | 1 | 51. The method of claim 49, wherein the identification comprises at least one | | |
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البيا البيل البين ميكاء والبياء الإيما البيكاء | 2 | of: a unique identifier associated with the customer and a name of the customer. | | |
| * | 1 | 52. The method of claim 49, wherein said transaction comprises at least one of | | |
| then then went pints gress reprised | 2 | a purchase of a product, a purchase of a service, an insurance premium, and an online | | |
| | 3 | purchase. | | |
| 1] | 1 | 53. The method of claim 49, wherein the profile information comprises at least | | |
| -=== | 2 | one of: | | |
| | 3 | an age of the customer, a gender of the customer, a geographic location | | |
| | 4 | corresponding to a residence of the customer, a medical history of the customer, a medical | | |
| | 5 | history of the customer's family, an occupation of the customer, a previous preventative | | |
| | 6 | treatment adopted by the customer, and at least one preventative treatment not adopted by | | |
| | 7 | the customer. | | |
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The method of claim 49, wherein the preventative treatment further

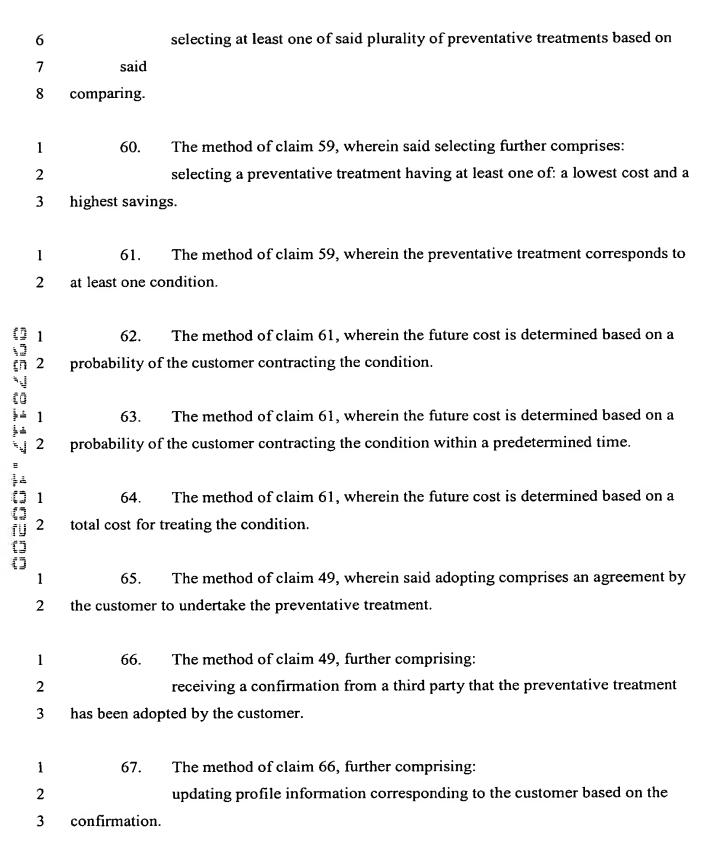
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comprises at least one of:

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| | 3 | | a preventative health treatment, a preventative automobile repair, and a | |
|-------------------|--------|---------------------------------------|---|--|
| | 4 | preventative home maintenance repair. | | |
| | | | | |
| | 1 | 55. | The method of claim 54, wherein the preventative health treatment | |
| | 2 | comprises at l | east one of: | |
| | 3 | | a blood pressure screening, a teeth-cleaning treatment, a mammogram, a | |
| | 4 | pap smear, a s | sigmoidoscopy, a colonoscopy, an immunization, a psychiatric examination, a | |
| | 5 | psychological | examination, a dental examination and a physical examination. | |
| | 1 | 56. | The method of claim 49, wherein said determining a preventative treatment | |
| | 2 | further compr | ises: | |
| 7 | 3 | | determining the preventative treatment based on a list of preventative | |
|] | 4 | treatments not | t undertaken by the customer. | |
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≟ | 3
4 | 57. | The method of claim 49, wherein said determining a preventative treatment | |
| Ŧ | | further compr | · · · · · · · · · · · · · · · · · · · | |
| | 2 | Turther compr | determining the preventative treatment based on a list of preventative | |
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= | 3 | | • | |
| ~1 ~ 4
~ 1 ~ 1 | 4 | treatments no | t undertaken by the customer within a predetermined time. | |
| | 1 | 58. | The method of claim 49, wherein said determining a preventative treatment | |
|] | 2 | further compr | , | |
| | 3 | Turtifer compr | determining a plurality of preventative treatments, wherein the customer | |
| | | 4 | | |
| | 4 | may adopt at | least one of said plurality of preventative treatments. | |
| | 1 | 59. | The method of claim 49, wherein said determining a preventative treatment | |
| | 2 | further compr | ises determining a plurality of preventative treatments, the method further | |
| | 3 | comprising: | | |
| | 4 | | comparing a future cost associated with each of said plurality of | |

preventative treatments; and



| 1 | 68. | The method of claim 49, wherein the benefit is provided by an insurer of the | |
|---------------------------------------|--|--|--|
| 2 | customer. | | |
| | 60 | The second of the College CO. South an accomplishing | |
| 1 | 69. | The method of claim 68, further comprising: | |
| 2 | | determining a future cost based on a probability that the customer will | |
| 3 | remai | n | |
| 4 | insured by the insurer for a predetermined time; and | | |
| 5 | | selecting a preventative treatment based on the future cost. | |
| 1 | 70. | The method of claim 49, further comprising: | |
|] 2
] | | receiving a security for the benefit from the customer. | |
| 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 71. | The method of claim 70, wherein the security comprises an authorization to | |
| [#] 2
⊾ | charge a fina | ncial account in the amount of the benefit. | |
| 1 | 72. | The method of claim 71, wherein the financial account comprises at least | |
| <u> </u> | one of: a checking account, a savings account, a credit card account, and an alternative | | |
| 3 | currency acco | ount. | |
| 1 | 73. | The method of claim 70, wherein the security is used to reimburse the | |
| 2 | payment of the | he benefit when a predetermined condition is not met. | |
| 1 | 74. | The method of claim 73, wherein the predetermined condition comprises a | |
| 2 | determination | n that the preventative treatment was adopted. | |

determination that the preventative treatment was adopted within a predetermined time.

The method of claim 73, wherein the predetermined condition comprises a

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1 76. The method of claim 73, wherein the predetermined condition comprises a requirement that the customer remain insured by an insurer for a predetermined time. 2 The method of claim 73, wherein the predetermined condition comprises a 77. 1 2 requirement that the customer selects an insurance provider. The method of claim 49, further comprising: 1 78. assigning a treatment provider for the selected preventative treatment. 2 1 79. The method of claim 49, wherein the benefit comprises at least one of: a 2 currency amount, an alternate currency amount, a percentage discount on a purchase, and a 3 1 1 2 1 2 1 2 reduced insurance premium. The method of claim 49, wherein the benefit is provided to the customer. 80. 81. The method of claim 49, wherein the benefit is provided to the customer after receipt of a confirmation that the preventative treatment has been adopted. 82. The method of claim 49, wherein the benefit is provided to a third party involved in the transaction. 83. The method of claim 49, further comprising: 1 2 determining the benefit based on an expected future cost. 1 84. The method of claim 49, further comprising: 2 determining an expected present value of a future cost; and 3 determining the benefit based on the present value. 1 85. The method of claim 49, wherein the benefit is provided in at least one

installment payment.

The method of claim 49, wherein the benefit is provided to at least one of: a

2 party referring the customer, and a party identified by the customer. 87. The method of claim 49, wherein the benefit is provided by at least one of: 1 2 an insurer, a group of insurers, a physician, an employer, a family member of the customer, a government agency, a drug manufacturer, a medical equipment manufacturer, an 3 automobile repair center and a maintenance provider. 4 The method of claim 49, further comprising: 1 88. 2 receiving a medical statistic of the customer with the identification. 89. The method of claim 49, wherein the identification does not include a name of the customer. 90. The method of claim 49, wherein the preventative treatment comprises an agreement to avoid the undertaking of a hazardous activity. 91. The method of claim 49, wherein the preventative treatment comprises an ₽2 educational assignment regarding a condition. () 1 92. The method of claim 91, wherein the educational assignment comprises at 2 least one of: attendance of an educational seminar and reading educational literature. 1 93. The method of claim 49, wherein said determining a preventative treatment 2 further comprises determining a preventative treatment based on profile information

implementing a method for providing a benefit, the method comprising:

A computer readable medium encoded with processing instructions for

corresponding to the customer.

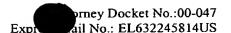
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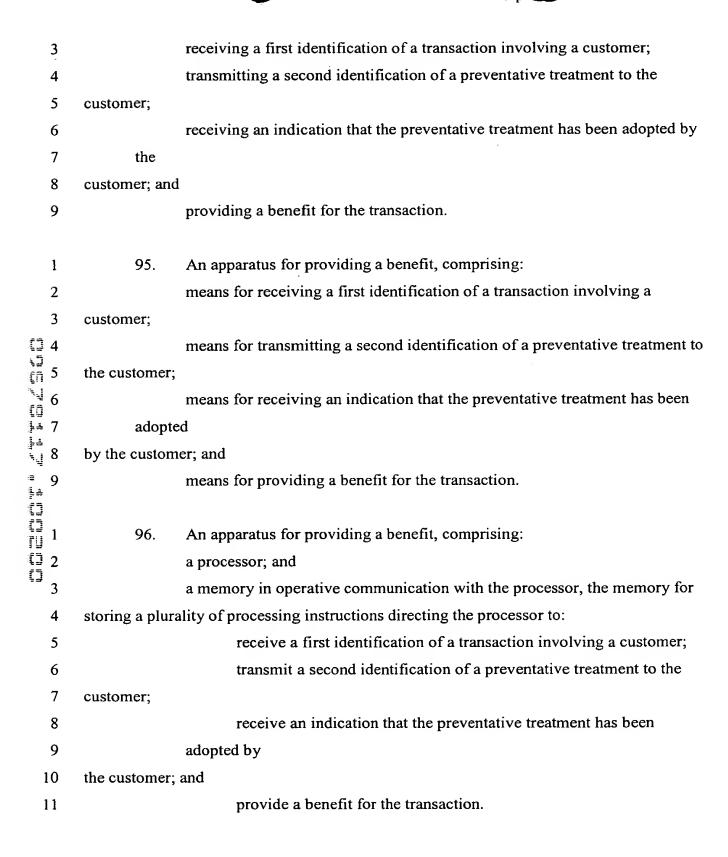
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| 1 | l 97. | A method for providing a benefit, comprising: |
|-------------------|------------------|--|
| 2 | 2 | receiving a first identification of a transaction between a customer and a |
| 3 | third party; | |
| 4 | 1 | determining a preventative treatment and a benefit; |
| 5 | 5 | transmitting a second identification of the preventative treatment and a third |
| 6 | identification | of the benefit to the customer; |
| 7 | 7 | receiving an indication that the preventative treatment has been adopted by |
| 8 | 3 the | |
| 9 | customer; and | l . |
| 10 |) | providing the benefit in response to said indication. |
| 1] | 1 98. | The method of claim 97, wherein a value for the benefit is determined from |
| | 2 an expected fi | uture cost corresponding to the preventative treatment. |
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O | | A washed for any siding a homefit for a transaction, commissing |
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.¦ 2 | 1 99. | A method for providing a benefit for a transaction, comprising: |
| | | receiving a first identification of a transaction request from a merchant, the |
| _ 3
≟ | | quest including a second identification of a customer having profile |
| 7 | 4 information; | |
| | 5 | determining a preventative treatment based on the profile information and a |
| ₫ (
] | future savings | s corresponding to the preventative treatment; |
| 7 | 7 | transmitting a third identification of the preventative treatment to the |
| 8 | 8 customer; | |
| 9 | 9 | receiving an indication that the preventative treatment has been adopted by |
| 10 | the customer; | and |
| 11 | 1 | providing a currency value to the merchant for the transaction request. |
| 1 | 1 100. | A method for providing a subsidy toward a transaction to a referrer, |
| 2 | 2 comprising: | |
| 2 | 3 | receiving a first identification of a third party from a referrer, the third party |
| 4 | 4 having profile | e information; |
| | | |

| 5 | | receiving a second identification of a transaction request between the | |
|--------------------|-----------------------|--|--|
| 6 | referrer and | | |
| 7 | a merchant; | | |
| 8 | | determining a preventative treatment for the third party based on the | |
| 9 | profile inform | nation; | |
| 10 | | determining a benefit corresponding to the transaction request based on a | |
| 11 | | future | |
| 12 | savings corres | sponding to the preventative treatment; and | |
| 13 | | if the third party agrees to the preventative treatment, providing the benefit | |
| 14 | for the transac | ction request to one of the referrer and the merchant. | |
| 1 1 | 101. | The method of claim 100, wherein the referrer is one of: an acquaintance of | |
| 1
2
4
1 | the third party | y, a family member of the third party, and an employer of the third party. | |
| | 102. | A method for providing a benefit based on a performance of a preventative | |
| ≛
.j 2 | treatment, con | mprising: | |
| | | receiving a transaction request from a customer having profile information; | |
| -
] 4 | | determining a preventative treatment based on the profile information; | |
| 3
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5 | | determining an expected future cost corresponding to the preventative | |
|] 6 | treatment; | | |
| ∄ 7 | | determining a benefit based on the expected future cost; | |
| 8 | | transmitting, to a treatment provider, an identification of the customer and | |
| 9 | the preventati | ve treatment to be performed; | |
| 10 | | receiving a confirmation of the performance of the preventative treatment | |
| 11 | for the customer; and | | |
| 12 | | providing the benefit. | |
| 1 | 103. | A method for receiving a benefit, comprising: | |
| 2 | | initiating a transaction with a third party; | |
| 3 | | identifying an insurer to the third party; | |
| | | | |



| 4 | | receiving an identification of a preventative treatment from the insurer; | |
|-----------------|---|---|--|
| 5 | • | adopting the preventative treatment; and | |
| 6 | | receiving a benefit based on said adopting. | |
| 1 | 104. | A method for receiving a benefit, comprising: | |
| 2 | | identifying a transaction to an insurer; | |
| 3 | | receiving a first identification of a preventative treatment and a second | |
| 4 | identification | of an available benefit from the insurer; and | |
| 5 | | if the preventative treatment is adopted, receiving the benefit. | |
| 1 | 105. | A method for completing a transaction in conjunction with a subsidy, | |
| 1 2 | comprising: | | |
| ጓ ታ 3 | | receiving a transaction request from a customer; | |
| }∮ 4
₫0 | | receiving an identification of an insurer corresponding to the customer; | |
| 2 3 4 5 6 | | transmitting information corresponding to the transaction request and the | |
| 4 6 | customer to the | he insurer; and | |
| ≅ 7
}≛
== | | receiving a benefit from the insurer for the transaction request. | |
| 7 | 106. | A method for receiving a benefit, comprising: | |
| [] 2
[] 2 | | initiating a transaction with a merchant; | |
| 3 | | identifying a third party to a benefit provider; and | |
| 4 | | if the third party agrees to a prescribed preventative treatment, receiving a | |
| 5 | benefit corresponding to the transaction. | | |
| 1 | 107. | A method for confirming receipt of a preventative treatment, comprising: | |
| 2 | | receiving an identification of a customer and a preventative treatment to be | |
| 3 | performed, w | therein the customer will receive a subsidy toward a transaction based on the | |
| 4 | preventative | treatment; and | |
| 5 | | transmitting a confirmation of the performance of the preventative treatment | |
| 6 | for the custor | mer to the insurer. | |



| | 1 | 108. | A method for providing a benefit to a customer, comprising: | |
|--|---|--------------------------------|--|--|
| | 2 | | receiving an identification of a customer involved in a transaction; | |
| | 3 | | determining a preventative treatment based on at least one of an expected | |
| | 4 | future cost of | treatment and profile information corresponding to the customer; | |
| | 5 | | identifying the preventative treatment to the customer; and | |
| | 6 | | offering a benefit to the customer for the transaction in exchange for the | |
| | 7 | customer ado | pting the preventative treatment. | |
| | 1 | 109. | A method for providing a benefit to a customer, comprising: | |
| | 1 | 109. | | |
| | 2 | | receiving an identification of a customer; | |
| [] | 3 | | determining a preventative treatment based on a future cost corresponding | |
| ţī. | 4 | to the preventative treatment; | | |
| `\.
TA | 5 | | identifying the preventative treatment to the customer; and | |
| 11 | 6 | | offering a benefit to the customer in exchange for the customer adopting the | |
| والمناو تاييم وإمياز كور وأساء مثارية أسهة تور
الميال الميال التتن مثلة التهاد أمال مثالة | 7 | preventative treatment. | | |
| e
14 | | | | |
| 13 | 1 | 110. | A method for providing a benefit to a customer, comprising: | |
| T) | 2 | | receiving an identification of a customer having profile information; | |
| Hand than the trail that the the | 3 | | determining a preventative treatment based on the profile information; | |
| | 4 | | identifying the preventative treatment to the customer; and | |
| | 5 | | offering a benefit to the customer in exchange for the customer adopting the | |
| | 6 | preventative t | reatment. | |